

ENHANCED VALUE ENDORSEMENT

Disappearing Collision Deductible



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Part D - Coverage For Damage To Your Auto

Part D is amended as follows:

INSURING AGREEMENT:

Paragraph HG is added:

HG. Reduction in Collision Deductible

If, at the inception of this policy term, you have had your automobile insurance with us continuously for at least the immediately preceding three years, the collision deductible shown on the Declarations Page will be reduced by \$150, at the time of a first collision loss occurring during this policy term, provided that:

1. All drivers have been free of accidents continuously for at least five years immediately preceding the inception of the policy term and up to the time of the first collision loss, and
2. No driver has had a moving traffic violation for at least five years immediately preceding the inception of the policy term and up to the time of the first collision loss.

After the initial policy term in which the conditions in 1. and 2., above, have been met by all drivers, the collision deductible will be reduced by an additional \$50, at the time of a first collision loss, for each full policy year during which there have been no accidents or moving traffic violations by any driver, until the deductible is eliminated.

Once any driver has had an accident, or once any driver has had a moving traffic violation, the deductible amount shown on the Declarations Page will be restored, in full, during the policy term in which the accident or moving traffic violation occurred, and a new qualification period will begin, starting with the next annual renewal date of your policy.